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ABSTRACT OF THE DISCLOSURE

An image processing method and apparatus for forming a mosaid image by combining a plurality of material images divides a first image that is the basis of the mosaic image into a plurality of tile areas, compares each tile area with each of the material images, selects a material image that most resembles the tile area in terms of color or luminance and pastes this material image to the tile area, thereby creating a mosaic image. Selecting the material image includes dividing each tile area into\a plurality of subareas, dividing each material image into a plurality of subareas, obtaining average values of R, G, B of each of these areas, calculating differences between corresponding ones of these average values while performing weighting in accordance with subareas which the user has designated as being of importance, and selecting material images, which are  $t \nmid p$  be pasted to respective tile areas of the first image, in dependence upon result of this calculation. Alternatively, distances between an image characteristic of each of the tile areas and image characteristics of the \material images are calculated while performing weighting, and material images to be pasted to respective tile areas are selected in dependence upon the result of this calculation.